

Fill in this information to identify the case:

Debtor 1 Jahari Michelle Adjiri

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: District of Maryland

Case number 19-14390

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as Trustee

Name of creditor: of the Tiki Series III TrustCourt claim no. (if known): 4

Last 4 digits of any number you use to
identify the debtor's account:

4 2 4 1**Date of payment change:**

Must be at least 21 days after date
of this notice 07/01/2020

New total payment:Principal, interest, and escrow, if any \$ 1,135.09**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 331.53New escrow payment: \$ 403.44**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Jahari Michelle Adjiri
First Name Middle Name Last Name

Case number (if known) 19-14390

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 05/14/2020

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: May 12, 2020

JAHARI MICHELLE ADJIRI
 5624 STONINGTON AVE
 GWYNN OAK MD 21207

Loan:

Property Address:
 5624 STONINGTON AVENUE
 GWYNN OAK, MD 21207

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from May 2019 to June 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jul 01, 2020:
Principal & Interest Pmt:	731.65	731.65 **
Escrow Payment:	331.53	403.44
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,063.18	\$1,135.09

Escrow Balance Calculation	
Due Date:	Apr 01, 2018
Escrow Balance:	(6,767.57)
Anticipated Pmts to Escrow:	8,951.31
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,183.74

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	2,739.46	(9,487.48)
May 2019	331.53			*		3,070.99	(9,487.48)
Jun 2019	331.53	770.39		*		3,402.52	(8,717.09)
Jul 2019	331.53	770.39	3,071.00	1,531.46	* City/Town Tax	663.05	(9,478.16)
Aug 2019	331.53	770.39		*		994.58	(8,707.77)
Sep 2019	331.53			*		1,326.11	(8,707.77)
Oct 2019	331.53	770.39		*		1,657.64	(7,937.38)
Nov 2019	331.53	770.39		*		1,989.17	(7,166.99)
Nov 2019				1,134.15	* Homeowners Policy	1,989.17	(8,301.14)
Dec 2019	331.53	1,540.78	907.32		* Homeowners Policy	1,413.38	(6,760.36)
Dec 2019		1.38			* Int on Escrow Pmt	1,413.38	(6,758.98)
Dec 2019				1,549.37	* City/Town Tax	1,413.38	(8,308.35)
Jan 2020	331.53	770.39		*		1,744.91	(7,537.96)
Feb 2020	331.53			*		2,076.44	(7,537.96)
Mar 2020	331.53			*		2,407.97	(7,537.96)
Apr 2020	331.53			*		2,739.50	(7,537.96)
May 2020		770.39		*		2,739.50	(6,767.57)
					Anticipated Transactions	2,739.50	(6,767.57)
May 2020		8,619.78					1,852.21
Jun 2020		331.53					2,183.74
	\$3,978.36	\$15,886.20	\$3,978.32	\$4,214.98			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,978.32. Under Federal law, your lowest monthly balance should not have exceeded 663.05 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: May 12, 2020

JAHARI MICHELLE ADJIRI

Loan: 

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,183.74	2,809.98
Jul 2020	351.25	1,531.46	City/Town Tax	1,003.53	1,629.77
Aug 2020	351.25			1,354.78	1,981.02
Sep 2020	351.25			1,706.03	2,332.27
Oct 2020	351.25			2,057.28	2,683.52
Nov 2020	351.25			2,408.53	3,034.77
Dec 2020	351.25	1,134.15	Homeowners Policy	1,625.63	2,251.87
Dec 2020		1,549.37	City/Town Tax	76.26	702.50
Jan 2021	351.25			427.51	1,053.75
Feb 2021	351.25			778.76	1,405.00
Mar 2021	351.25			1,130.01	1,756.25
Apr 2021	351.25			1,481.26	2,107.50
May 2021	351.25			1,832.51	2,458.75
Jun 2021	351.25			2,183.76	2,810.00
	<u>\$4,215.00</u>	<u>\$4,214.98</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 702.50. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 702.50 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,183.74. Your starting balance (escrow balance required) according to this analysis should be \$2,809.98. This means you have a shortage of 626.24. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 4,214.98. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	351.25
Surplus Amount:	0.00
Shortage Amount:	52.19
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$403.44</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,082.90 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
BALTIMORE DIVISION**

In Re:

Case No. 19-14390

Jahari Michelle Adjiri
aka Michelle Jahari

Chapter 13

Debtor.

Judge Michelle M. Harner

CERTIFICATE OF SERVICE

I certify that on May 14, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Jeffrey M. Sirody, Debtor's Counsel
smeyers5@hotmail.com

Robert S. Thomas, II, Chapter 13 Trustee
ECF@ch13balt.com

Office of the United States Trustee
(registeredaddress)@usdoj.gov

I further certify that on May 14, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Jahari Michelle Adjiri, Debtor
5624 Stonington Avenue
Gwynn Oak, MD 21207

Dated: May 14, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com